

EXHIBIT “B”

The claims administrator has:

- The authority to make final determinations regarding eligibility and benefit claims under the plan.
- Discretionary authority to:
 - Interpret the plan based on provisions and applicable law and make factual determinations about claims arising under the plan.
 - Determine whether a claimant is eligible for benefits.
 - Decide the amount, form and timing of benefits.
 - Resolve any other matter under the plan that is raised by a participant or a beneficiary or that is identified by the claims administrator.

In case of an appeal, the claims administrators' decisions are final and binding on all parties to the full extent permitted under applicable law, unless the participant or beneficiary later proves that a claims administrator's decision was an abuse of administrator discretion.

Funding and sources of contributions

The GTE Group Insurance Plan Trust, funded with employer contributions, pays short-term disability (STD) benefits. The STD plan is self-insured.

The Verizon Long Term Disability Trust for Active Employees, funded with employee contributions, pays long-term disability (LTD) claims. The LTD plan is self-insured.

The trustee for both funds is:

Mellon Bank
One Mellon Bank Center
Room 151-1335
Pittsburgh, PA-15258

Self-insured plan administration

Verizon pays a fee to UNUM to process claims under the short-term disability (STD) and long-term disability (LTD) plans. This fee is paid, and all benefit payments are made, from the applicable trust. See the "Disability plan contacts" section for contact information.

UNUM does not guarantee any disability benefits under a contract or policy of insurance.